1 MITCHELL D. GLINER, ESQ. Nevada Bar #003419 2 3017 W. Charleston Blvd., #95 Las Vegas, NV 89102 3 (702) 870-8700 / (702) 870-0034 Fax 4 mgliner@glinerlaw.com Attorney for Plaintiff 5 6 UNITED STATES DISTRICT COURT 7 DISTRICT OF NEVADA JORDAN D. ETZIG 8 9 Plaintiff, Case No. 10 VS. 11 TRANS UNION LLC, a foreign 12 Limited-Liability Company JURY DEMANDED 13 Defendant 14 15 **COMPLAINT** 16 **JURISDICTION** 17 1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 18 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of 19 the Judicial District of Nevada as Plaintiff's claims arose from acts of the Defendant(s) 20 perpetrated therein. 21 22 PRELIMINARY STATEMENT 23 2. The Plaintiff brings this action for damages based upon Defendant's violations of 24 the Fair Credit Reporting Act, 15 U.S.C § 1681 et seq. (hereinafter referred to as "FCRA"), and 25 of state law obligations brought as supplemental claims. 26 3. Plaintiff is a natural person and is a resident and citizen of the State of Nevada 27 and of the United States. Plaintiff is a "consumer" as defined by § 1681a(c) of the FCRA. 28

- 4. The Defendant Trans Union LLC (TUC) is a corporate entity licensed to do business in the State of Nevada.
- 5. TUC is a consumer reporting agency, as defined in § 1681(f) of the FCRA, regularly engaged in the business of assembling, evaluating, and dispersing information concerning consumers for the purpose of furnishing consumer reports, as defined in § 1681a(d) of the FCRA, to third parties.

FACTUAL ALLEGATIONS

- 6. Plaintiff's creditworthiness has been repeatedly compromised by the acts, obduracy and general indifference of the Defendant.
- 7. On March 17, 2020 Plaintiff disputed two (2) obsolete AMEX accounts requesting their deletion (Exhibit 1).
- 8. Exhibit 1 depicts AMEX' (and Defendant's) inconsistent and otherwise inappropriate reporting of the accounts.
- 9. Exhibit 1 cites a reported *2019* deletion date (which is *prior* to Defendant's errant reporting).
- 10. On April 3, 2020 Defendant responded intimating Plaintiff's dispute was generated by a *Credit Repair Clinic* (Exhibit 2).
- 11. On April 17, 2020 Plaintiff responded disputing Defendant's assertion and by providing copies of his identification (Exhibit 3).
- 12. On May 2, 2020 Defendant perfunctorily verified the inaccurate AMEX accounts (Exhibit 4).
- 13. On August 16, 2019 a lawsuit was filed against Defendant in the United States District Court, District of Nevada styled Serhiyenko v. Trans Union LLC., 2:19-CV-01421-JCM-BNW.
- 14. The prior action detailed Monterey Financial Services' [MFS] deliberate, routine practice of dually reporting a single collection account under separate, different account numbers.

- 15. MFS' practice provides the false impression an individual consumer owes twice an alleged amount.
- 16. Defendant facilitated and otherwise proved complicit in its client's, MFS', reporting and resolved the lawsuit.
- 17. On July 7, 2020 Plaintiff filed a lawsuit against MFS in the United States District Court, District of Nevada.
- 18. During the MFS action Plaintiff determined that on August 29, 2017 MFS internally "reassigned" its account then twice reporting it on Plaintiff's credit profile in an illegal effort to wrench double payment from him.
 - 19. Each tradeline reflected \$4,000.00 owed.
- 20. Defendant has again facilitated and otherwise proved complicit in its client's, MFS', reporting despite explicit prior knowledge of MFS' illegal scheme.
 - 21. Defendant profits from MFS's misreporting.
- 22. On April 30, 2020 Plaintiff disputed the same dual reporting of two (2) MFS accounts on his credit profile (Exhibit 5).
- 23. Plaintiff not only explained he did not recognize the account, but also, MFS was intentionally reporting \$4,000 of alleged debt as \$8,000.
 - 24. On May 15, 2020 Defendant "verified" MFS' renewed account (Exhibit 6).
- 25. On June 5, 2020 Plaintiff disputed two (2) time barred JPMCB (Chase) accounts (Exhibit 7).
 - 26. On July 10, 2020 Defendant verified the reporting (Exhibit 8).
- 27. On December 7, 2020 Plaintiff disputed the reporting of his old, closed Verizon account (Exhibit 9).
- 28. In Exhibit 9 Plaintiff advised Defendant of Verizon's explicit agreement it would delete its tradeline.
- 29. Notwithstanding, on December 18, 2020 Defendant "verified" the Verizon account (Exhibit 10).

- 30. On December 17, 2020 and on February 25, 2021 Plaintiff again disputed the JPMCB accounts (Chase) accounts (Exhibits 11 and 12).
- 31. Proof of both each account's time barred status and settlement in full were provided.
- 32. Defendant continued to both "verify" and negatively report both accounts (Exhibits 13 and 14).
 - 33. On July 28, 2020 AMEX deleted its erroneous accounts (Exhibit 15).
- 34. On September 29 and October 1, 2020 MFS deleted its illegally reported accounts (Exhibit 16).
- 35. On February 23, 2021 Verizon instructed Defendant to delete its inaccurate account (Exhibit 17).
 - 36. Verizon acknowledged it *Did Not* possess any collection account records.
- 37. On September 27, 2021 Chase revised its erroneous reporting to reflect "payment in full" (Exhibit 18).
- 38. Defendant parroted previously reported information notwithstanding documentation strongly revealing the highly unreliable nature of the information. <u>Cushman v.</u>

 <u>Trans Union Corp.</u>, 115 F.3d 220, 225 (3rd Cir. 1997).
- 39. In failing to correct Plaintiff's report, Defendant continued to report *patently* inaccurate information in violation of the FCRA. <u>Drew v. Equifax Information Services, LLC</u>, 690 F.3d 1100, 1108 (9th Cir. 2012).
- 40. In failing to appropriately revise Plaintiff's report, Defendant provided *misleading* information which likewise violated the FCRA, <u>Drew v. Equifax Information Services, LLC</u>, 690 F.3d 1100, 1108 (9th Cir. 2012).
- 41. Defendant was precluded from making any report either patently wrong or "missing crucial data" or otherwise misleading. Kuns v. Ocwen Loan Servicing, LLC, 611 Fed.Appx. 398 (U.S. Ct. of Appeals, Ninth Circuit 2015).

- 42. Defendant violated the FCRA in its failure to provide additional information explicating the status of Plaintiff's account. Bush v. Roundpoint Mortg. Servicing Corp., 122 F.Supp.3d 1347 (M.D.Fl 2015).
- 43. Plaintiff has suffered meaningful emotional distress including, but not limited to, excessive worry, frustration, sleeplessness, anger, humiliation, embarrassment, chagrin and other mental anguish as a direct result of Defendant's conduct. McCollough v. Johnson, Rodenburg & Lauinger, LLC, 637 F.3d 939, 957 (9th Cir. 2011).

STATEMENT OF CLAIM AS AGAINST DEFENDANT

- 44. In the entire course of its action, Defendant willfully and/or negligently violated the provisions of the FCRA in the following respects:
 - By willfully and/or negligently failing, in the preparation of the consumer reports a. concerning Plaintiff, to follow reasonable procedures to assure maximum possible accuracy of the information in the reports.
 - b. By willfully and/or negligently failing to comport with FCRA § 1681i.

PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant the following relief as against Defendant:

- actual damages; a.
- punitive damages; b.
- attorney's fees; and c.
- d. costs.

MITCHELL D. GLINER, ESQ. Nevada Bar #003419 3017 W. Charleston Blvd. #95 Las Vegas, Nevada 89102

Attorney for Plaintiff

March 17, 2020

CERTIFIED MAIL

Trans Union LLC P.O. Box 2000 Chester, PA 19016

Re: Etzig, Jordan D. / Dispute

Dear Sir.

This letter is a Dispute. I have attached an excerpt from my recent credit profile. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns.

I provide my personal information: Jordan D. Etzig: Spouse: n/a; current address: , Las Vegas, NV , SSN ; date of birth: ; 1987.

Please delete from my report the two (2) adverse AMEX accounts reflected in the attached excerpt. You'll note AMEX is contradictorily reporting both accounts. The first listed account reflects a purported 2.2K balance. The narrative section of the tradeline indicates it was charged-off and closed during 2/15. However, the account history at the end of the tradeline indicates no known derogatory (or any) activity since 10/13. Please delete.

The second listed AMEX account reports a 4.6K balance and contains a similar narrative. However, the account history reflects no activity since 1/14 and no derogatory activity of any kind. It also reflects 9/2019 removal. Really. Please delete.

Thank you in advance for your anticipated courtesy.

Jordan D. Etzig

Enclosure



Report Created On: 03/10/2020 File Number: 322696642

Personal Information

SSN: XXX-XX-1536

Your SSN has been masked for your protection.

Names Reported: JORDAN DANIEL ETZIG and JORDAN DAN ETZIG

Addresses Reported:

Arldress

Telephone Numbers Reported:

(702) 885-2828

(702) 796-7111

(702) 855-2828

(702) 228-0031

(702) 480-0357

You have been on our files since 12/22/2003

Date of Birth: 05/25/1987

Date Reported

02/28/2017 01/31/2014 08/18/2013 11/26/2012 06/26/2012 04/24/2008 05/23/2006 02/15/2018

(702) 364-2050

Employment Data Reported:

Employer Name

SOUTH POINT HOTEL & CASINO

Location

LAS VEGAS, NV

Position CASINO PIT MANAGER Date Hired 02/01/2010 Date Verified 10/01/2019

SOUTH POINT

DEALER

07/01/2008

11/24/2008

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R X DX	EDI	60	120	図	ത്ര	V3	REC	20 13
Not Reported Unknown Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo- ssession	Charge Off Foreclosure

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets < to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current, Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

AMERICAN EXPRESS #349992086176****

PO BOX 981537 EL PASO, TX 79998 (800) 874-2717

Date Opened: Responsibility: Account Type:

Loan Type:

12/05/2005

Individual Account Open Account CREDIT CARD

Balance:

Date Updated: High Balance: Past Due:

>\$2.258<

10/22/2016 \$6 257

Pay Status: Terms:

Date Closed:

Charged Off< Paid Monthly 02/16/2015

Remarks: CLOSED BY CREDIT GRANTOR; UNPAID BALANCE CHARGED OFF Estimated month and year that this item will be removed: 12/2020 X



	09/2016	08/2016	07/2016	D6/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015
Rating	х	X	X	x	X	x	×	х	X	х

	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Rating	х	х	х	x	х	х	x	х	х	x

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014
Rating	Х	X	х	х	х	X	×	х	x	х

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	х	x	х	×	x	x

AMERICAN EXPRESS #349991967994****
PO BOX 981537
EL RASO, TX 79998
(800) 874-2717

Date Opened:

Responsibility: Account Type: Loan Type:

09/04/2005

Individual Account Revolving Account CREDIT CARD

Balance:

Date Updated: High Balance: Credit Limit:

Past Due:

\$4.682 01/27/2020 \$5,132 >\$3,116<

Pay Status: Terms: Date Closed:

>Charged Off< Paid Monthly

10/01/2015

Remarks: CLOSED BY CREDIT GRANTOR; UNPAID BALANCE CHARGED OFF Estimated month and year that this item will be removed: 09/2019

	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	05/2019	05/2019	04/2019	03/2019
Rating	х	х	х	x	x	×	×	х	х	х

Rating X X X X X X X X X X X X		02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
	Rating	х	X	x	x	x	x	X	х	х	х

	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017
Rating	x	х	х	х	х	х	х	х	х	x

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Rating	х	х	x	х	х	х	х	х	х	х

经 制制 [4]	08/2016	07/2016	06/2016	05/2016	D4/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Rating	х	х	x	x	x	x	х	х	х	х

	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Rating	x	x	x	x	x	x	х	x	x	x



	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Rating	x	х	х	х	x	x	x	x	×	x

	02/2014	a1/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013 05/2013
Rating	x	ок	OK	OK	ок	οĸ	OK	OK	ок ок

	04/2013	03/2013
Rating	OK	OK

JPMCB CARD SERVICES #414720212023****

PO BOX 15369 WILMINGTON, DE 19850 (800) 945-2000

Date Opened: Responsibility: Account Type: Loan Type:

02/02/2013 Individual Account Revolving Account

FLEXIBLE SPENDING CREDIT CARD

Balance: Date Updated: Last Payment Made:

High Balance: Credit Limit:

\$8,194 02/17/2017 08/07/2015 \$8,194 \$7,500 >\$8,194<

Pay Status: Terms: Date Closed:

>Charged Off< Paid Monthly 07/15/2015

>Maximum Delinquency of 120 days in 12/2015 for

\$1,045 and in 02/2016 for \$1,478<

Remarks: CLOSED BY CREDIT GRANTOR; UNPAID BALANCE CHARGED OFF Estimated month and year that this Item will be removed: 05/2022

The state of the s	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	05/2016	05/2016	04/2016
Rating	C/O	CIO	C/O	C/O	C/O	CIO	CIO	C/O	C/O	C/O
	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Rating	C/O	120	120	120	90	60	30	OK	60	30
	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Rating	OK	ОК	OK	OK	ОК	ОК	ОК	OK	OK	OK
	07/2014	05/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	OK									

	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013 02/2013
Rating	OK.	OK	OK	OK	OK	OK	OK OK

JPMCB CARD SERVICES #426684136190****

PO BOX 15369 WILMINGTON, DE 19850 (800) 945-2000

Date Opened: Responsibility: Account Type: Loan Type:

05/04/2014 Individual Account Revolving Account CREDIT CARD

Balance: Date Updated: Last Payment Made: High Balance: Credit Limit: Past Due:

\$1,138 03/05/2017 07/19/2015 \$1,138 \$800 >\$1,138<

Pay Status: >Charged Off< Terms: Paid Monthly Date Closed: 11/01/2015 >Maximum Delinquency of 120 days in 01/2016 for

\$258 and in 03/2016 for \$390<

"322696647-016""

IransUnion LLC
PO 80x 805

Woodlyn, PA 1909A-0805

File Number: Page: Date Issued: 322696642 1 of 1 2/3/3020



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LAS VEGAS, NV

We applied your recent efforts to take charge of your credit. We want you to know we're on your side, and we're here to help support you on your path toward credit health.

We recently received a request that included your information, but it didn't appear that you or a properly authorized third party sent it to us. We take the privacy and security of your data very seriously, so we won't process requests unless they come directly from you or an authorized third party. If you're working with a third party such as a credit repair company or "credit clinic", they have to identify themselves in their communications to us, and provide proof that you've authorized them to communicate with us on your behalf.

It's important to know that if you see something on your TransUnion credit report that you believe is inaccurate, you can dispute it easily and securely on your own for free, without paying a fee to any company. Find out more about how to manage the information on your TransUnion credit report at transunion.com/repairletter.

If you've bired a credit repair company and they insist on payment up front, encourage you to misrepresent your credit information or instruct you not to contact a credit reporting agency directly, they are not acting lawfully. Learn more about credit repair and your rights at transunion.com/repairletter.

You can count on us as a resource as you work to achieve your credit health goals - we want you to be able to get the financial opportunities you deserve.

Sincerely.

Your TransUnion Support Team

April 17, 2020

CERTIFIED MAIL

Trans Union LLC P.O. Box 805 Waedlyn, PA 19094-080S

Re: Etzig, Jordan D. / Dispute

Dear Sir,

I've enclosed your April 3, 2020 letter insinuating my prior dispute was generated either by a "credit repair company" or "credit clinic." It most certainly was not!

I have personally reviewed, approved and signed both this letter and my prior dispute after consultation with my attorney. I've paid absolutely no fee to anyone!

I enclose copies of both my social security card and driver license.

I provide my personal information: Jordan D. Etzig; Spouse: n/a: current address: \
, Las Vegas, NV prior address: \
; date of birth: ; 1987.

Please now finally fulfill your obligation to actually conduct a reinvestigation of my lawful attached March 17, 2020 dispute. I trust I have made myself perfectly clear.

Very truly yours,

Jordan D. Etzig

Enclosures

cc:

Trans Union P.O. Box 2000 Chester, PA 19016 (via certified mail) *** 322696642-021 ***
TransUnion U.C
PO Box 805
Woodlyn, PA 19094-0805

05/02/2020



LAS VEGAS, NV1

Dear JORDAN DANIEL ETZIG,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

- 1. Updated your credit report based on the information you provided; OR
- 2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
- 3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
- 4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - · Review relevant information we sent them, including any provided documents
 - · Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - Update their records and systems, if necessary:

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of Your investigation Results.

File Number: Date issued: 322696642 05/02/2020

Page 4 of 6

Your Investigation Results

INVESTIGATION RESULTS - DISPUTED INFORMATION UPDATED AND OTHER INFORMATION UPDATED: A change was made to the Item(s) based on your dispute and other information has also changed.

AMERICAN EXPRESS #349991967994**** (PO BOX 981537, EL PASO, TX 79998, (800) 874-2717)

We investigated the information you disputed and updated: Date Updated; Credit Limit; Past Due;

Remarks. Here is how this item appears on your credit report following our investigation.

Date Opened: Responsibility:

09/04/2005 Individual Account Balance: Date Updated: High Balance: \$4,682 04/26/2020 \$5,132 Pay Status: Terms: Date Closed: >Charged Off< Paid Monthly 10/01/2015

Account Type: Loan Type: Revolving Account CREDIT CARD

Original Charge-off: Credit Limit: Past Due: \$4,765 \$0 >\$3,396<

Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 06/2022

Eattinator	T MOHUL SHEET	Aggi nigrnii	9 HOW WILL	10 I CHANAGA	. UDZUZZ							
	03/2020	02/2020	01/2020	12/2019	11/2019 (10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019
Rating	X	X	X	X	X	X	X			X	X	X
	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	05/2018	05/2018	04/2018
Rating	X		×		X	X	X	X	X	X	X	X
	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017
Rating	X	X	X	X	X	X	X	X	X	X	X	X
	03/2017	02/2017; 01/7	2017 12/2016	11/2016 1	:)16 09/20	16 08/2016	07/2016	S/2016 05/2	019 04/2018	03/2018	22/2018 01/2	016 12/201
Rating	X	XXX	X	X	XXX]	X	XIX			X X] [X]
	11/2015	10/2015 09/7	1019 08/2019	07/2015 0	6/2015 05/20	15 04/2015	03/2019	02/2015 01/2	12/2014	11/2014	10/2014 09/2	014 08/201
Rating	X	XXX	X	X	<u>x.) [X</u>			XX		X	XX) (X)
	07/2014	06/2014 05/	2014 04/2014	03/2014 0	2/2014 01/20	14 12/2013		10/2013 09/2	013 08/2013	07/2013	06/2013	
Rating	X	XX) (X)	[X ! [X OX	OK	OK [OK OK	OK)	OK [OK	



File Number:

322696642

Page 5 of 6

Date Issued:

05/02/2020

INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was verified as accurate: however, other information has also changed.

AMERICAN EXPRESS #349992086176**** (PO BOX 981637, EL PASO, TX 79998. (800) 874-2717)

We investigated the information you disputed and the disputed information was VERIFIED AS ACCURATE; however, we updated: Date Updated; Remarks; Rating. Here is how this account appears on your credit report following our investigation.

Date Opened: Responsibility:

12/05/2005 Individual Account Balance: Date Updated: High Balanco: \$2,258 10/22/2016 \$6,257

Pay Status: Terms: Date Closed:

>Charged Off< Paid Monthly 02/16/2015

Account Type: Loan Type:

Open Account CREDIT CARD

Original Charge-off: \$2,258 Past Due: >\$2,258<

Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this Item will be removed: 09/2021

April 30, 2020

CERTIFIED MAIL

Trans Union LLC P.O. Box 2000 Chester, PA 19016

Re: Etzig, Jordan D. / Dispute

Dear Sir.

This letter is a dispute. I have attached an excerpt from my recent credit profile. I have also enclosed copies of both my social security card and driver license. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Jordan D. Etzig; Spouse: n/a; current address:

1, Las Vegas, NV ; prior address:

1, SSN ; date of birth: 1987.

Please note Monterey Financial Services [MFS] and Monterey Collection Services [MCS] are dually reporting the same alleged \$4,000 collection account. Each tradeline also reflects precisely the same address in Oceanside, CA. I do not recognize either so please delete both. In the event either MFS or MCS can actually document this is a valid owing account, then please, at a bare minimum, surely delete one of the two accounts. It is certainly inaccurate to report the same \$4,000 account a second time suggesting I owe a total of \$8,000 when it's clear the alleged undocumented debt is \$4,000.

Thank you in advance for your anticipated courtesy.

Very truly yours,

Jordan D. Etzig

Enclosures

*** 322696642-024 ***
TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805

×05/15/2020



LAS VEGAS, NV

Dear JORDAN DANIEL ETZIG.

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

- 1. Updated your credit report based on the information you provided; OR
- 2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
- Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
- 4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - · Review relevant information we sent them, including any provided documents
 - · Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - · Update their records and systems, if necessary;

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of Your Investigation Results.

File Number: Date Issued:

322696642 05/15/2020

Page 4 of 5

Your Investigation Results

INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was verified as accurate; however, other information has also changed.

MONTEREY COLL SVC #50290*** (4085 AVENIDA DE LA PLATA, OCEANSIDE, CA 92056-5802, (760) 639-3540 x3236) We investigated the information you disputed and the disputed information was VERIFIED AS ACCURATE; however, we updated: Date Updated; Original Creditor; Date Closed; Remarks. Here is how this account appears on your credit report following our investigation.

Placed for collection: 08/29/2017 Responsibility: Account Type:

Loan Type:

Individual Account Open Account COLLECTION **AGENCY/ATTORNEY**

Balance: **Date Undated:** Last Payment Made: Original Amount: Original Creditor:

\$4,002 05/14/2020 05/25/2017 \$3,983 MONTEREY

RECEIVABLES FUNDING (Financial) >\$4,002<

Pay Slatus:

Date Closed:

>in Collection<

05/08/2020

Past Due:

Remarks: DISP INVG COMP-RPT BY GRNTR: >PLACED FOR COLLECTION<

Estimated month and year that this item will be removed: 04/2024

June 5, 2020

CERTIFIED MAIL

Trans Union LLC P.O. Box 2000 Chester, PA 19016

Re: Etzig, Jordan D. / Dispute

Dear Sir,

This letter is a dispute. I have attached an excerpt from my recent credit profile. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

Please delete the two (2) bracketed JPMCB (Chase Bank) accounts. I've provided Chase's own two (2) May 18, 2020 letters corresponding to these accounts. Please note Chase's corporate acknowledgement the accounts are indeed past the Statute of Limitations and thus time barred. Accordingly, please delete each Chase account.

Thank you in advance for your anticipated courtesy.

Enclosures

*** 322696642-029 ***
TransUnion LLC
PO Box 805
V/codlyn, PA 19094-0805

07/10/2020



Dear JORDAN DANIEL ETZIG.

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

- 1. Updated your credit report based on the information you provided; OR
- Determined that the information you disputed either does not appear on your credit file or aiready shows the requested status; OR
- 3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
- 4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - Review relevant information we sent them, including any provided documents
 - Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - · Update their records and systems, if necessary;

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of Your Investigation Results.

File Number: Date issued:

322686842 07/10/2020

Page 5 of 6

INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was verified as accurate; however, other information has also changed.

JPMCB CARD SERVICES #426684136190**** (PO BOX 15369, WILMINGTON, DE 18850, (800) 946-2000)

We investigated the information you disputed and the disputed information was VERIFIED AS ACCURATE: however, we updated: Date Updated; Rating. Here is how this account appears on your credit report following our investigation.

Date Opened: Responsibility: Account Type:

Loan Type:

05/04/2014 Individual Account Revolving Account CREDIT CARD Balance: Date Updated: Lost Payment Made: High Balanco:

Original Charge-off:

Credit Limit:

S1.138 08/18/2020 07/19/2015 \$1,138 \$1,138 S800 >\$1,138<

>Charged Off< Paid Monthly Pay Status: Terms: 11/01/2015 Date Closed: >Maximum Delinquency of 120 days in

01/2016 and in 03/2016<

Past Dua: Remarks: CLOSED BY CREDIT GRANTOR: >UNPAID BALANCE CHARGED OFF<

conth and year that this item will be removed: 08/2022

Esumated n	05/2020	04/2020	03/2020 ;	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	67/2019 I	06/2019
Rating	£60	CO.	(CO)	00	CO:	CiO	CO	(20)	[20]	[0/0]	CO	CO
	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018
Rating	(0)	GD:	100	£ej	CO	CO	(00)	(C/O)	CO:	(CIO)	CO.	ଅତୀ
	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Rating	300	00	100	32(02)	301	CO.	(CO)	CO	CO	200	CO:	CO
	05/2017	04/2017 03/2	017 02/2017	01/2017	12/2010 11/2	018 10/2016	G9/2016 C	8/2018 07/2	018 08/2018	05/2016 0	U2016 03/20	
Rating	CO.				ing inc	1 EC/O				[0/0]	201 (420	[M241]
	01/2018	12/2019 11/2	015 10/2015	69/2015	08/2019 07/2	019 06/2015	05/2015 0	4/2019 03/2	015 02/2015	01/2015 1	2/2014 11/20	14 10/2014
Rating	71207	1902 F60		OK	OK 36	E CK	OK [OK OK	OK	OK)	\$0,7 OK] [CK]
	09/2014	08/2014 07/2	014 08/2014									
Rating	-OK-	OK- CK]- (OX							-		

JPMCB CARD SERVICES #414720212023**** (PO BOX 15389, WILMINGTON, DE 19850, (800) 945-2000)

We investigated the information you disputed and the disputed information was VERIFIED AS ACCURATE; however, we updated: Date Updated; Rating. Here is how this account appears on your credit report following our investigation.

Date Opened: Responsibility: Account Type:

Loan Type:

02/02/2013 Individual Account Revolving Account FLEXIBLE SPENDING **CREDIT CARD**

Batanco: Date Updated: **Last Payment Medo:** High Balance: Original Charge-off: Credit Limit:

S8,194 08/18/2020 08/07/2015 \$8,194 SB.194 \$7,500

Pay Status: >Charged Off< Paid Monthly Terms: **Date Closed:** 07/15/2015 >Maximum Delinquency of 120 days in

12/2015 and in 02/2016<

Past Due: >\$8,194< Romarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<

<u>Estimated</u>	month and	year that th	<u>a item wili b</u>	e remove	d: 07/2022							
	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	30/03	20	40	CO	CO	CO	CO	CO	G(0)	CO	CłO	CO
	05/2019_	04/2019	03/2019	02/2019	01/2019	12/201B	11/2018	10/2018	09/2018	08/2018	07/2018	08/2018
Rating	CO	GO	.00	20	(0)	60	CO	CO	CO	CO	CO	(C/O)
	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	08/2017
Rating	60	(00)	200	60	300	CO	2.03	(00)	CO	CO.	10	(CO
	05/2017	04/2017 03/	2017 02/2017	01/2017	12/2018 11/2	010 10/2010		08/2016 07/2	018 08/2018	05/2016	W2016 03/2	016 02/2016
Rating	(CO)	CO C		CO	CO C	F C/O	[GO] [क्षका टिल		CO [001 (00	विश्व
	01/2019	12/2015 11/2	2015 10/2015	09/2015	08/2019 07/2	015 08/2018	05/2015	04/2015 03/2	019 02/2019	01/2015	12/2014 11/2	
Rating	6207	d20. J		(B)(B)	CK 360	130Y	OK	OK OK	OK	OK [OK OK	OK
	09/2014	08/2014 07/2	014 08/2014	05/2014	04/2014 03/2	014 02/2014	01/2014	12/2013 11/2	013 10/2013	69/2013	£/2013	
Rating	OK	OK O	OK	OK	OK O	C OX	OK	OK OK	OK	OK [OK	

December 7, 2020

CERTIFIED MAIL

Trans Union LLC P.O. Box 2000 Chester, PA 19016

Re: Etzig, Jordan D. / Dispute

Dear Sir,

This letter is a dispute. I have attached an excerpt from my recent credit profile. I have also enclosed copies of both my social security card and driver license. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Jordan D. Etzig; Spouse: n/a; current address: :

SSN. date of birth:

Please delete the noted Verizon account. I quickly terminated my relationship with Verizon as the "service provided" was essentially non-existent. I am certainly not alone in enduring Verizon's abiding disservice. Please do note Verizon's account is fully paid. Full payment was provided simply to conclude an unsatisfactory and otherwise unhappy relationship. It was also concluded with the explicit agreement Verizon's misreporting would indeed be deleted. Again, please do delete this erroneous account.

Thank you in advance for your anticipated courtesy.

Very truly yours,

Jordan D. Etzig

Enclosures

*** 322696642-035 ***
TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805

×12/18/2020×



Dear JORDAN DANIEL ETZIG,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

- 1. Updated your credit report based on the information you provided; OR
- Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
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 - Review relevant information we sent them, including any provided documents
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 - Provide us a response to your dispute and update any other information
 - · Update their records and systems, if necessary;

Should you wish to receive the above description of the procedures we used to investigate your dispute in a separate communication for your records, please contact TransUnion.

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

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File Number: Date Issued:

322696642 12/18/2020 Page 4 of 5

Your Investigation Results

INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was verified as accurate; however, other information has also changed.

VERIZON WIRELESS #4727055990**** (PO BOX 650051, DALLAS, TX 75265, (800) 852-1922)

We investigated the information you disputed and the disputed information was VERIFIED AS ACCURATE; however, we updated: Date Updated; Past Due; Date Closed; Remarks; Rating. Here is how this account appears on your credit report following our investigation.

Date Opened:

08/14/2013

Balance:

SO 12/15/2020 Pay Status:

>Account Paid in Full; was a

Responsibility:

Individual Account Open Account

Date Updated: Payment Received: Last Payment Made:

09/18/2015 (\$176) 09/18/2015

Date Closed: Dato Paid:

Collection< 01/25/2015 09/18/2015

Account Type: Loan Type:

TELECOMMUNICATIONS/CELHigh Balanco:

\$448

LULAR

Remarks: ACCT INFO DISPUTED BY CONSUMR; >PAID COLLECTION<

Estimated	month and	year that t	his item will	be removed	1: 09/2021
	44/2020	40/0000	0010000	0000000	ATIONA

11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019
X	X	X	X	X	X	X	X	X	X	X	X
11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018
X	X	X	X	X	X	X	X	X	X	X	X
11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
X	X	X	X	X	X	X	X	X	X	X	X
11/2017	10/2017 09/20	17 08/2017	07/2017	06/2017 05/2	017 04/2017	03/2017	02/2017: 01/2	017 12/2016	11/2016 1	0/2016 09/20	16 08/201
X	X X		X	XX		X [XXX	X	X	X X] X
07/2016	06/2016 05/20	16 04/2016	03/2016 (02/2016 01/2	016 12/2015	11/2015	10/2015 09/2	015 08/2015	07/2015 0	6/2015 05/20	15 04/201
X	X X	X	X	X X	X	X (XXX	X	X	X X) X
03/2015	02/2015 01/20	15 12/2014	11/2014 1	0/2014 09/2	014 08/2014	07/2014	6/2014 05/2	014 04/2014	03/2014 0	2/2014	
X	X X	X	X	X X	X	X [XX) X	X	X	
	11/2019	X	X	X	X X X X X X X X X 11/2019 10/2019 09/2019 08/2019 07/2019	X	X	X	X	X X X X X X X X X X	X

December 17, 2020

CERTIFIED MAIL

Trans Union LLC P.O. Box 2000 Chester, PA 19016

Re: Etzig, Jordan D. / Dispute

Dear Sir,

This letter is a dispute. I have attached an excerpt from my recent credit profile. I have also enclosed copies of both my social security card and driver license. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Jordan D. Etzig; Spouse: n/a; current address: prior address:

SSN.

date of birth:

i. 1987.

Please delete the two (2) bracketed JPMCB (Chase Bank) accounts. I have provided Chase's own two (2) September 28, 2020 letters corresponding to these accounts. Please note Chase's corporate acknowledgment the accounts are indeed past the Statute of Limitations and thus time barred. The Nevada Statute of Limitations is six (6) years and Chase has acknowledged its expiration for quite some time. I have also included copies of two (2) checks cashed by Chase in settlement of the same accounts. Please note the amounts exactly correspond to the amounts reflected in Chase's attached September 28, 2020 letters. Again, please do delete (or, at a bare minimum, appropriately update these accounts to reflect their paid status) these obsolete accounts.

Thank you in advance for your anticipated courtesy.

Very truly yours,

Jordan D. Etzig

Enclosures

February 25, 2021

CERTIFIED MAIL

Trans Union LLC P.O. Box 2000 Chester, PA 19016

Re: Etzig, Jordan D. / Dispute

Dear Sir.

This letter is a dispute. I have attached an excerpt from my recent credit profile. I have also enclosed copies of both my social security card and driver license. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Jordan D. Etzig; Spouse: n/a; current address: ; prior address: ; prior address: ; date of birth: . 1987.

Please delete the two (2) bracketed JPMCB (Chase Bank) accounts. I have provided Chases's own two (2) September 28, 2020 letters corresponding to these accounts. Please note Chase's corporate acknowledgment the accounts are indeed past the Statute of Limitations and thus time barred. The Nevada Statute of Limitations is six (6) years and Chase has acknowledged its expiration for quite some time. I have also included copies of two (2) checks cashed by Chase in settlement of the same accounts. Please note the amounts exactly correspond to the amounts reflected in Chase's attached September 28, 2020 letters. Again, please do delete (or, at a bare minimum, appropriately update these accounts to reflect their paid status) these obsolete

Last, I have enclosed a copy of my filed February 2, 2021 FCRA Complaint against Chase which fully further and explicitly illustrates Chase's inaccurate reporting.

Thank you in advance for your anticipated courtesy.

Very truly yours,

Jordan D. Etzig

Enclosures

TransUnion LLC PO Box 805 Woodlyn, PA 19094-0805

01/17/2021 🔀



Dear JORDAN DANIEL ETZIG,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

- 1. Updated your credit report based on the information you provided; OR
- Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
- Determined that the data furnisher had previously verified the reported information. If any of the items
 you disputed were previously verified, a separate communication was sent to you listing those items along
 with the data furnisher's contact information; OR
- 4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - Review relevant information we sent them, including any provided documents
 - · Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - · Update their records and systems, if necessary;

Should you wish to receive the above description of the procedures we used to investigate your dispute in a separate communication for your records, please contact TransUnion.

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

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Your Investigation Results

INVESTIGATION RESULTS - DISPUTED INFORMATION UPDATED: A change was made to the item(s) based on your dispute.

JPMCB CARD SERVICES #414720212023**** (PO BOX 15369, WILMINGTON, DE 19850, (800) 945-2000)

Past Due:

We investigated the information you disputed and updated: Not specified. Here is how this item appears on your credit report following our investigation.

Date Opened: Responsibility: Account Type:

Loan Type:

02/02/2013 Individual Account Revolving Account FLEXIBLE SPENDING

CREDIT CARD

Balance: Date Updated: Last Payment Made: High Belance: Original Charge-off: Credit Limit:

\$8,984 12/16/2020 12/14/2020 \$8,194 15,500 15,500 15,500 Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 07/15/2015
>Maximum Delinquency of 120 days in

12/2015 for \$1,045 and in 02/2016 for \$1,478<

Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 07/2022

	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019
Rating	C/O	CAD	CO	(00)	Cro	C(D)	C 20	CD	CO	C O	CiO	CiO
	11/2019	10/2019	09/2019	08/2019	07/2019	08/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018
Rating	CO	CIO	CO	CO	CO	CO	CO	CO	C (0)	CO	CO	CO
	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Rating	CO	CO	CO	CO	CO	CiO	CO	₹	C/O	CO	CID	<u>G</u> (0
	11/2017	10/2017 08/2	017 08/2017	07/2017	06/2017\ 05/2	017 04/2017	03/2017	12/2017 01/2	017 12/2016	11/2016	0/2016 09/20	16 08/20
Rating	C (0)	CID CX		CO	COC	Cia	CO	CO CX	[CO]	CO	GO C O] CO
	07/2016	06/2016 05/2	018 04/2018	03/2016	02/2018 01/2	016 12/2018	11/2015	10/2016 09/2	018 08/2015	07/2015	08/2015 05/2	019 04/20
Rating	C/OF	CO C		C/O	120 120	120	S0	60 30	OK	60.	80 OK	OK
	03/2018	02/2018 01/2	018 12/2014	11/2014	10/2014 09/2	014 0B/2014	07/2014	6/2014 05/2	014 04/2014	03/2014	02/2014	
Rating	OK	OK OK	OK	OK	OK OK	OX	OK	OK OK	OK	OK]	OK	

wate issued:

U1/1//2021

INVESTIGATION RESULTS - VERIFIED AS ACCURATE: The disputed item was verified as accurate.

JPMCB CARD SERVICES #426684136190**** (PO BOX 15369, WILMINGTON, DE 18850, (800) 945-2000)

We investigated the information you disputed and the disputed information was VERIFIED AS ACCURATE.

Here is how this Item appears on your credit report following our investigation.

Date Opened:

05/04/2014

Date Updated:

01/03/2021

Pay Status:

>Charged Off< **Paid Monthly**

Responsibility: Account Type: Loan Type:

Individual Account Revolving Account CREDIT CARD

Lost Payment Made: Original Charge-off:

12/14/2020 \$1,138

Terms: **Date Closed:**

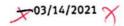
11/01/2015 >Maximum Delinquency of 120 days in

01/2018 for \$258 and in 03/2016 for \$390<

High Balance: High balance of \$1,138 from 06/2020 to 08/2020; \$1,138 from 01/2021 to 01/2021 Credit Limit: Credit limit of \$800 from 08/2020 to 08/2020; \$800 from 01/2021 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	95/2020	04/2020	03/2020	02/2020
delance	\$967							\$1,138				
Scheduled			1					30				
Payment	l				l							
Amount Paid								Sa				
Past Due	\$967							\$1,138				_
Remarks	CEGAR							CBG/PRI				
Rating	CO	(40)	<u>হেতা।</u>	CO	Cro	CO	CO	CO	CO	(C(O)	GO	CHO
	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	08/2019	05/2019	04/2019	03/2018	02/2019
Reting	130	CO	TO THE	CO	(cb)	CO	e o	C 0	CIO)	CO	C#0	06
	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	66/2018	05/2018	04/2018	03/2018	02/2018
Rating	200	.00	413	GĐ	C (0)	CO	10/0	CO	C/O.	Q10		CO
	01/2018	12/2017 11/	017 10/2017	09/2017	08/2017 07/7	2017 08/201	05/2017	04/2017: 03/2	017 02/2017	01/2017 1	2/2016 11/20	16 10/201
Reting	12/0			CP	CIO CIO) CC	CO	GO CO	00	CO I	00 CO	G 0
	09/2016	00/2018 07/7	014 04/2016	05/2016	04/2018 03/	2018 02/201	01/2018	12/2016 11/2	16/2015	08/2015 0	8/2016 07/20	15 06/201
Rating	S		2 (20)	400	C(0) 32	2 120	120	90 (50)	39.	OK -	OK SO	OK
	05/2015	04/2018 03/7	018 02/2019	01/2015	12/2014 11/2	2014 10/201	09/2014	08/2014 07/2	014 06/2014			
Rating	CK I	OX O	OK	OK	.30 01	COX	OK [OK OK	OK			

*** 322696642-043 ***
TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805





Dear JORDAN DANIEL ETZIG,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

- 1. Updated your credit report based on the Information you provided; OR
- Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
- 3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
- 4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - · Review relevant information we sent them, including any provided documents
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 - Provide us a response to your dispute and update any other information
 - · Update their records and systems, if necessary;

Should you wish to receive the above description of the procedures we used to investigate your dispute in a separate communication for your records, please contact TransUnion.

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

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P DRF2B-002 00363-1003605 01/1-

Page 4 of 6

Your Investigation Results

INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was verified as accurate; however, other information has also changed.

JPMCB CARD SERVICES #426684136190**** (PO BOX 15369, WILMINGTON, DE 19860, (800) 946-2000)

Credit Limit:

We investigated the information you disputed and the disputed information was VERIFIED AS ACCURATE; however, we updated: Date Updated; Rating. Here is how this account appears on your credit report following our investigation.

Date Opened: Responsibility: Account Type:

Loan Type:

05/04/2014
Individual Account
Revolving Account
CREDIT CARD

Balanco: Date Updated: Last Payment Made: High Balanco: Original Charge-off:

\$967 03/12/2021 12/14/2020 \$1,138 \$1,138 \$800 >5967< Pay Status: >Charged Cif<
Terms: Peld Monthly
Date Closed: 11/01/2015
>Maximum Delinquency of 120 days in

01/2016 and in 03/2016<

Past Due: >59
Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 08/2022

	02/2021	01/2021	12/2020	11/2020	16/2029	09/2020	03/7020	07/2020	06/2020	05/2020	04/2020	03/2020
Rating	E	CO	C CO	CO	CO	CO	CiO	CO.	00	ĊO	CO	CO
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JPMCB CARD SERVICES #414720212023*** (PO BOX 16369, WILMINGTON, DE 18850, (600) 945-2000)

We investigated the information you disputed and the disputed information was VERIFIED AS ACCURATE; however, we updated: Date Updated; Rating. Here is how this account appears on your credit report following our investigation.

Date Opened: Responsibility: Account Type: Loan Type: 02/02/2013 Individual Account Revolving Account FLEXIBLE SPENDING CREDIT CARD Balance: Date Updated: Last Payment Made: High Balance: Original Charge-off:

Credit Limit:

\$6,984 03/12/2021 12/14/2020 58,194 \$8,194 \$7,500 Pay Status: >Charged Off<
Torms: Paid Monthly
Date Closed: 07/15/2015
>Madmum Delinquency of 120 days in

12/2015 and in 02/2016<

Past Dus: >\$8,964<
Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 07/2022

	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2029	CU/2020	05/2020	Q4/2020	03/2020
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American Express Credit Bureau Unit I'O Box 981537 El Paso, TX 79998

www.americanexpress.com

July 28, 2020



Account Identifier: 349991967994567 Social Security Number: XXX-XX-Re: Account Ending in 61005

Dear JORDAN D ETZIG:

We are writing in response to your recent inquiry regarding the credit bureau reporting of your American Express[®] account referenced above.

We are pleased to advise you that we have requested the credit reporting agencies listed below to delete all information pertaining to the account identifier number from your credit report.

It may take up to thirty days for the reporting agencies to comply with our request. Please use this letter as verification until your file is updated.

Please note: The Account identifier Number referenced above must be included in all correspondence regarding credit bureau reporting, as it is used for furnishing information to the credit reporting agencies.

If we can be of further assistance, please write us at the above listed address or call us at 1-800-874-2717. Our hours of operation are Monday through Friday from 9:00 am to 5:30 pm Eastern Time.

Sincerely,

American Express Credit Bureau Unit

Trans Union Consumer	Equifax Credit	Experian	D&B
Relations	information	701 Experian	3501 Corporate Parkway
2 Baldwin Place	Services	Parkway	P.O Box 520
P.O. Box 1000	PO Box 740241	P.O. Box 2002	Center Valley, PA 18034-0520
Chester, PA 19022	Atlanta, GA 30374	Allen, TX 75013	1-866-785-0429
1-800-888-4213/	1-800-685-1111	1-888-397-3742	www.dnb.com
1-800-916-8800	www.equifax.com	www.experian.com/	
www.transunion.com/	_	ra	For OPEN Small Business Network
direct			accounts only

American Express Credit Bureau Unit PO Box 981537 El Paso, TX 79998

www.americanexpress.com

July 28, 2020



Account Identifier: 349992086176235 Social Security Number: XXX-XX₂ Re: Account Ending in 41003

Dear JORDAN DETZIG:

We are writing in response to your recent inquiry regarding the credit bureau reporting of your American Express® account referenced above.

We are pleased to advise you that we have requested the credit reporting agencies listed below to delete all information pertaining to the account identifier number from your credit report.

It may take up to thirty days for the reporting agencies to comply with our request. Please use this letter as verification until your file is updated.

Please note: The Account Identifier Number referenced above must be included in all correspondence regarding credit bureau reporting, as it is used for furnishing information to the credit reporting agencies.

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Trans Union Consumer	Equifax Credit	Experion	D&B
Relations	Information	701 Experian	3501 Corporate Parkway
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P.O. Box 1000	PO Box 740241	P.O. Box 2002	Center Valley, PA 18034-0520
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Submitted By: ESPY MORENO

Tel#: (760) 639-3500

Date: 09-29-2020

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted

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Submitted By: ESPY MORENO Tel#: (760) 639-3500 Date: 10-01-2020

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted.

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Submitted By: Rishawn Bunche Tel#: (636) 793-9609 Date: 02-23-2021

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted

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By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted

Tel#:

Submitted By:

Date: 09-29-2021

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Submitted By: Tel#: 09-29-2021